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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois	
(State)  Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Patrice	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Craig	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9570	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Patrice First Name	Craig  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10033 S Yale Ave Apt 1 Number Street	Number Street
		Chicago Illinois 60628 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Patrice		Craig	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	se		
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Req</i>		
8. How you will pay the fee	more details about he cashier's check, or no may pay with a crediction.  I need to pay the fee Individuals to Pay You like I request that my fee judge may, but is not the official poverty like you choose this option.	now you may pay. Typically, if you money order If your attorney is lit card or check with a pre-printer in installments. If you choose your Filing Fee in Installments (Coee be waived (You may request of required to, waive your fee, and ine that applies to your family significant in the printer in the p	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	WhenWhen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to li  Yes. Fill out			b you want to stay in your residence?  St You (Form 101A) and file it with

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Debtor 1 Patrice Craig \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Patrice Craig Case number (if known)
First Name Middle Name Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Patrice Craig Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 3/21/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Patrice		Craig	Case number (iii	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			dules filed with the petition is incorrect.
attorney, you do not	•	' '		•
need to file this page.	/s/ Jason Diaz		Date	3/21/2017
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	eig.iaiare e. / iiieiiie) i	0. 20010.		
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	8
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Patrice		Craig
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is ar
	amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	<b>#0.00</b>
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,250.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,250.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$8,009.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ0,009.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$14,109.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,118.00
Your total liabilities	\$22,118.00
	\$22,118.00
Your total liabilities  Part 3: Summarize Your Income and Expenses  4. Schedule I: Your Income (Official Form 106I)	\$22,118.00
Your total liabilities Part 3: Summarize Your Income and Expenses	

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Deb	tor 1 Patrice First Name	Middle Name	Craig Last Name	Case number (if known)	
Part		uestions for Administrat		cords	
6. <b>A</b>	re you filing for bankrup	tcy under Chapters 7, 11, o	r 13?		
	No. You have nothing	to report on this part of the fo	orm. Check this box and su	ubmit this form to the court with your other s	chedules.
Ŀ	Yes.				
7. <b>W</b>	/hat kind of debt do you	have?			
Ŀ				red by an individual primarily for a personal, ical purposes. 28 U.S.C. § 159.	
	☐ Your debts are not p			on this part of the form. Check this box and s	submit
		<i>four Current Monthly Incom</i> I, Form 122B Line 11; <b>OR</b> , Fo		monthly income from Official	\$785.00
9.	Copy the following spe	cial categories of claims fro	om Part 4, line 6 of Sched	dule E/F:	
	From Part 4 on Schedu	le E/F, copy the following:		Total claim	
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	ner debts you owe the governi	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or p	ersonal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	/ line 6f.)		\$0.00	
	9e. Obligations arising or priority claims. (Copy line	ut of a separation agreement o	or divorce that you did not r	report as \$0.00	
		orofit-sharing plans, and other	similar debts. (Copy line 61	\$0.00 h.)	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informat	tion to identify your ca	ase:					
					One-in-			
Debtor 1	_	atrice rst Name	Middle N	lame	Craig Last Name			
Debtor 2		.00.1440						
(Spouse, if fil	ling) Fi	rst Name	Middle N	lame	Last Name			
United Sta	ates Bank	kruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber _				· · ·			
Officia	ıl For	m 106A/B						Check if this is an amended filing
Sched	dule	A/B: Prope	rty					12/1
category v responsibl write your	where you le for sup name a	ou think it fits best. E pplying correct inform nd case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	n asset only once. If an asset fits in mo ocurate as possible. If two married peo is needed, attach a separate sheet to question. or Other Real Estate You Own or l	ople are this fo	e filing together, both a orm. On the top of any a	re equally
			_					
		to Part 2	uitable interest	n an	y residence, building, land, or similar	propert	y?	
<u> </u>								
ш	Yes. Wh	ere is the property?						
				Wh	at is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street a	ddress, if available, or o	other description	Ш	Single-family home			nims Secured by Property.
			·		Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative		entire property?	portion you own?
				L	Manufactured or mobile home		<del></del>	
	Number	Street		L	Land		Describe the nature o	f vour ownership
				H	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the property? Che	ck	Check if this is co	mmunity property
				one				
				L	Debtor 1 only			
					Debtor 2 only			
				L	Debtor 1 and Debtor 2 only			
				Ш	At least one of the debtors and another			
					ner information you wish to add about perty identification number:	this ite	m, such as local	
If you	own or h	nave more than one, lis	st here:	pic	perty identification fidulates.			
,		, , , , , ,		Wh	at is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.2	01	dalara e Maria Nabila a con	- Harris de la Carre		Single-family home			red claims on Schedule D: nims Secured by Property.
	Street at	ddress, if available, or o	other description	П	Duplex or multi-unit building			
	-			Ħ	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Number	r Street			Land		B	
	Number	Olleet			Investment property		Describe the nature o interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	Oity	Glate	Zip Oode					
				<b>W</b> h	o has an interest in the property? Che	ck	(see instructions)	mmunity property
					Debtor 1 only		_	
					Debtor 2 only			
				F	Debtor 1 and Debtor 2 only			
				F	At least one of the debtors and another			
					ner information you wish to add about perty identification number:	this ite	m, such as local	

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Debtor 1	Patrice First Name	Middle Name	Craig Last Name	Case number	(if known)	
1.3	et address, if available, or ot	Г	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
		] ] ]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)  such as local	mmunity property
	the dollar value of the pove attached for Part 1. Wr	tion you own for a		uding any entries	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	nt? Include any vehicles	
•	nns, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ory Contracts and I	Unexpired Leases.	
3.1	Make Model: Year:	Ford Focus 2009 100000	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:  Other information:	10000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community instructions)		Current value of the entire property? \$2400.00	Current value of the portion you own? \$2400.00
3.2	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Patrice First Name	Middle Name	Craig Last Name	Case number	er (irknown)	
0.0		Wildule Name			D I d. d l	-1-1 P
3.3	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	•
	Year:	-	Debtor 1 only			nims Secured by Property
	Approximate mileage:					, , ,
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	rs and another		
			Check if this is commu	nity property (see		
Exar	mples: Boats, trailers, motors	•	instructions) er recreational vehicles, other in fishing vessels, snowmobiles,	•		
Exar	mples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	· · · · · · · · · · · · · · · · · · ·
Exar	mples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessor property? Check  hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor property? Check  hly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only At least one of the debtor Check if this is communication.	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor constructions)	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. F
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 or Debtor 1 only	property? Check  The property of the property? Check  The property of the property? Check  The property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control of the Secured the Amount of Secured Creditors Who Have Classian Creditors Control of Secured Creditors Creditors Control of Secured Creditors	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. P lired claims on Schedule lims Secured by Property
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debtor check if this is communicative instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  Inly Is and another Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 only  Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 only	property? Check  Inly Its and another Inity property (see Inity property? Check  Inly Its and another Inity see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the

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De	ebtor 1	Patrice First Name	Middle Name	Craig Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	t in any of the followi	ing items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchen	ware		
<u> </u>	No Yes. [	Describe	Used Furniture			\$400.00
		tronics bles: Televisions	s and radios; audio, video, stereo, and	digital equipment; compu	uters, printers, scanners; music	
<u> </u>	Yes. [	Describe	Cellular Phone/Television/Computer			\$250.00
	Examp	•	ue and figurines; paintings, prints, or other in, or baseball card collections; other c		•	
	No Yes. I	Describe				
		oles: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instruments		ol tables, golf clubs, skis; canoes	I
<b>✓</b>	No	_				
Ш	Yes. I	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	d equipment		
✓	No Voc 1	Describe				
ш	163. 1	Describe				
	1. Clo		clothes, furs, leather coats, designer we	ear, shoes, accessories		
	No	Dagariba	Head Olalista			1
⊻	res. I	Describe	Used Clothing			\$300.00
		-	ewelry, costume jewelry, engagement i r	rings, wedding rings, heirl	loom jewelry, watches, gems,	
널	No Ves 1	Describe				
Ш	100.1	20001120				
		n-farm animal bles: Dogs, cats	s, birds, horses			
✓	No	Danadi.				1
П	Yes. [	Describe				
	<b>4. Any</b> No	other person	al and household items you did not	already list, including a	any health aids you did not list	
		Describe				
Ц						
			lue of all of your entries from Part 3 number here	3, including any entries f	tor pages you have attached	\$1450.00

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: TCF 17.2. Checking account: 17.3. Savings account: TCF Bank \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Meta Bank Cash Card \$1400.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Patrice		Craig	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer a lssuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in I		), thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	,	,, amir sarii.go assounts	, or early parision or promonanty plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		•			
		IRA:			
		Retirement account:			-
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements companies, or others  No	prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:	_		
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debto	or 1 Patrice		Craig	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in a 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or ur	nder a qualified state tuition program.	
	✓ No  Yes	Institution name and description. Sep	parately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.		able or future interests in property or your benefit	(other than anything listed in li	ne 1), and rights or powers	
	✓ No Yes. Desc	cribe			
26.		yrights, trademarks, trade secrets, emet domain names, websites, procee			
	<b>✓</b> No				
	Yes. Desc	side			
27.		nchises, and other general intangit ilding permits, exclusive licenses, coop		or licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or prope				portion you own?
					portion you own? Do not deduct secured
	Tax refunds o	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give about	wed to you specific information at them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about	wed to you specific information at them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and	specific information It them, including whether already filed the returns the tax years	upport, child support, maintenand	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  It t due or lump sum alimony, spousal s	upport, child support, maintenand	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years	upport, child support, maintenand	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  It t due or lump sum alimony, spousal s	upport, child support, maintenand	State:  Local: ce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  It t due or lump sum alimony, spousal s	upport, child support, maintenand	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information It them, including whether already filed the returns the tax years  It t due or lump sum alimony, spousal s	upport, child support, maintenand	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years  It t due or lump sum alimony, spousal s	nts, disability benefits, sick pay, v	State: Local:  De, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give about you and the support of the supp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, spousal s specific information	nts, disability benefits, sick pay, v	State: Local:  De, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give about your and	specific information It them, including whether already filed the returns the tax years  It due or lump sum alimony, spousal s specific information	nts, disability benefits, sick pay, v	State: Local:  De, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Patrice		Craig	Case number (if known)	
	First Name	Middle Name	Last Name		
21	Interests in insurance	maliaiaa			
31.			Ith covings sees upt (LICA), gradit	hamaayynayla ay yantayla inayyanaa	
	Examples: Health, disab	bility, or life insurance; nea	in savings account (HSA); credit,	homeowner's, or renter's insurance	
	<b>√</b> No				
	✓ No		Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insu	rance company	Company name.	Borronolary.	Carrorradi di Totarra Valadi.
	of each policy and				
	or each pency and	not no valuellin		<del></del>	<del>-</del>
32.	Any interest in proper	ty that is due you from	someone who has died		
	If you are the beneficiar	y of a living trust, expect p	proceeds from a life insurance poli	icy, or are currently entitled to receive	
	property because some	one has died.			
	<b>✓</b> No				
	Yes. Describe				
	Tes. Describe				
33	Claims against third r	arties whether or not	ou have filed a lawsuit or mad	e a demand for navment	
00.			rance claims, or rights to sue	e a demand for payment	
	Examples. Accidents, el	inployment disputes, inst	nance claims, or lights to sue		
	.✓ No				
	Yes. Describe				
	_				
0.4	011			and a first of the state of the	
34.		unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
	to set off claims				
	—				
	<b>✓</b> No				
	Yes. Describe				
35.	Any financial assets y	ou did not already list			
	<b>✓</b> No				
	Yes. Describe				
	les. Describe				
36.	Add the dollar value of	of all of your entries from	n Part 4, including any entries	for pages you have attached	<b>#1400.00</b>
		-			\$1400.00
	ioi i ait 4. Write that	ilumber nere illimini		······································	
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	rt 1.
. α. τ					
37.	Do you own or have a	ny legal or equitable int	terest in any business-related p	roperty?	
					Current value of the
	No. Go to Part 6.				portion you own?
	Yes. Go to line 38.				•
	Tes. do to line so.				Do not deduct secured claims
					or exemptions
38.	Accounts receivable	or commissions you alre	eady earned		
		•			
	<b>✓</b> No				
	Yes. Describe				
20	Office equipment fur	nichings and supplies			
39.	Office equipment, fur		madama printers serieus (ser	andhinan wasa talanbarra dasha abilir da	atrania daviaca
	Examples: Business-rel	ateu computers, software	, moderns, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, ele	cuonic devices
	No.				
	<b>✓</b> No				
	Yes. Describe				

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Debt	tor 1 Patrice	Craig	Case number (if known)	
	First Name Middle Nar			
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of you	trade	
	<b>✓</b> No			
	Yes. Describe			
14				
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnerships or joint ventures			
72.				
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	information about them			
43 (	Customer lists, mailing lists, or other compi	ations		_
10.				
	No			
	Yes. Do your lists include personally identi	fiable information (as defined in 11 U.S	3.C. § 101(41A))?	
	No			
	Yes. Describe			
44.	Any business-related property you did not	already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<u> </u>
				<del>_</del>
				<del></del>
				<del></del>
45 A	dd the dollar value of all of your entries fron	Part 5 including any entries for n	ages you have attached	
	art 5. Write that number here			
<u> </u>				
Part	Describe Any Farm- and Commer If you own or have an interest in farmland, list		ou Own or Have an Interest In.	
	•			
46.	Do you own or have any legal or equitable	interest in any farm- or commercia	fishing-related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
	_			or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	<b>✓</b> No			
	Yes. Describe			
	_			
1				

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Debt	tor 1 Patrice First Name		raig C	ase number (if known)	
48.	Crops-either growing of		ist ivalle		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	<b>√</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.		rcial fishing-related property you did n	ot already list		
	Yes. Describe				
		I of your entries from Part 6, including		have attached	
				L	
Part		perty You Own or Have an Intere		ist Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		•
		,			
Part	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>p</b>	oart 2 total vehicles, lin	e 5	\$2400.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1450.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$1400.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Total personal property.	Add lines 56 through 61	\$5250.00	Copy personal property total	+ \$5250.00
					\$5250.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Patrice		Craig	Case number (if known)	
	First Names	Middle Names	Look Money		

#### Schedule A/B: Property. Additional page

Part 3: Describe Y	Part 3: Describe Your Personal and Household Items					
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No Yes. Describe	Washer/Dryer	¢500.00				
		\$500.00				

		Case 17-0888		3/21/17 ment F	Entered 03/21/17 15 Page 21 of 72	5:32:33 Des	c Main
Fill	in this infori	mation to identify your ca	ase:				
	otor 1	Patrice First Name	Middle Name	Craig Last Name			
	otor 2 use, if filing)	First Name	Middle Name	Last Name			
Unit	ted States B	ankruptcy Court for the:	Northern E	District of Illinois			
Cas (If kn	e number own)						
Of	ficial	Form 106C					Check if this is an amended filing
Sc	hedul	e C: The Prop	erty You Claim a	s Exem	pt		12/15
stat the tax- und you	e a specificamount of exempting exemption of exemption of the second of	fic dollar amount as of any applicable state etirement funds—mathat limits the exemption would be limited to tify the Property You	exempt. Alternatively, youtory limit. Some exemping be unlimited in dollar attorn to a particular dollar of the applicable statutory.	u may claim tions—such amount. Hov amount and ry amount.	the full fair market value of as those for health aids, riguever, if you claim an exempt the value of the property	of the property be ghts to receive ce aption of 100% of	ing exempted up to ertain benefits, and fair market value
		_	deral nonbankruptcy exemp		C. § 522(b)(3)		
2.	_		mptions. 11 U.S.C. § 522(b)(  dule A/B that you claim as e		the information below.		
		cription of the property a chedule A/B that lists th			he exemption you claim one box for each exemption.	Specific laws t	that allow exemption
	Brief description Ford Line from Schedule	Focus, 2009	\$2,400.00		\$0 of fair market value, up to any ble statutory limit		12-1001(c); 735 ILCS 12-1001(b)
	Brief description	n: Clothing	\$300.00	<b>✓</b>	\$300.00	735 ILC	CS 5/12-1001(a)

**Used Clothing** 

11

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Line from

Schedule A/B:

☐ No

100% of fair market value, up to any

applicable statutory limit

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Checking account, TCF 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Savings account, TCF 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$1,400.00 description: **V** \$1,400.00 Other financial account, 100% of fair market value, up to any Meta Bank Cash Card applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$400.00 description: \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$250.00 description: **✓** \$250.00 Cellular 100% of fair market value, up to any Phone/Television/Computer applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 Washer/Dryer

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

06

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		DC	cument Page 23 01	1		
Fill in th	nis information to identify your ca	ase:				
Debtor	1 Patrice		Craig			
	First Name	Middle Name	Last Name			
Debtor (Spouse,		Middle Name	Last Name			
United	States Bankruptcy Court for the:	Northern	District of Illinois			
Officed	States Bankruptcy Court for the.	Northern	(State)			
Case n						
	cial Form 106D					Check if this is an amended filing
Sch	edule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more sp	•		e are filing together, both are equ nber the entries, and attach it to t	•		
	o any creditors have claims s	ecured by your proper	tv?			
Г	-		with your other schedules. You hav	e nothing else to repo	ort on this form.	
E	<b>-</b>		, <b>,</b>			
		ii bolow.				
Part 1:	List All Secured Claims					
i	List all secured claims. If a credi separately for each claim. If more the in Part 2. As much as possible, list mame.	han one creditor has a par	ticular claim, list the other creditors	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Honor Finance	Describe the present	that accurace the alaims.	\$8,009.00	\$2,400.00	\$5,609.00
	Creditor's Name	2009 Ford Focus	that secures the claim:			<u>, , , , , , , , , , , , , , , , , , , </u>
-	1731 CENTRAL ST  Number Street		, the claim is: Check all that apply.			
		. Contingent	,			
	EVANSTON IL 60201	Unliquidated				
(	City State ZIP Code	Disputed				
'	Who owes the debt? Check one.  Debtor 1 only	Nature of lien. Check	all that apply			
	<u> </u>	_				
	Debtor 2 only	car loan)	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only  At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien fron	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a r	ight to offset)			
!	Date debt was	Last 4 digits of accou	nt number 9901			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$8,009.00

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E:11 :								
FIII I	n this intor	mation to identify your c	ase:					
Deb	tor 1	Patrice		Craig				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	ankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Cas (If knd	e number				<del></del>			
	*	orm 106E/E				Ch	neck if this is a	n amended filing
OII	iciai F	orm 106E/F						
Sc	hedu	ıle E/F: Cre	ditors Who	<b>Have Uns</b>	ecured Claims			12/15
othe Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i>	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	t could result in a cla expired Leases (Offic s Secured by Propert	aims and Part 2 for creditors wi im. Also list executory contract ial Form 106G). Do not include a y. If more space is needed, copy he top of any additional pages,	s on <i>Sched</i> iny credito the Part y	dule A/B: Pro ors with parti you need, fill	perty (Official ally secured it out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amo ding to the creditor's r particular claim, list the		both priori	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Pint Name   Mode   No.   Mode   No.   No	Debte	or 1	Patrice		Craig	Case number (if known)	
3. On any predictors have nonspirative unsecured claims against you?	Dobti	01 1		Middle Name			
No. You have nothing to report in this part. Submit this form to the court with your other schedules.	Part :	2:	List All of Your NONPRI	ORITY Unsecu	red Claims		
No. You have nothing to report in this part. Submit this form to the court with your other schedules.	3. I	Do a	any creditors have nonpriori	ty unsecured clai	ims against you?		
4. Lat 4 all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds aeach claim. If a creditor than one priority unsecured claims is the order appearably for each claim. For each claim task, distribly what you claim is 10, one tile trains analyzed in Part 1 if more than one creditor holds a particular claim, list the other creditors in Part 3. if you have more than four priority unsecured claims if out the Continuation Page of Part 2.  4. In AD ASTRA RECOVERY SERV  AD ASTRA RECOVERY SERV  AD ASTRA RECOVERY SERV  Number Steed  With Linear Steed  A creditor of the Calaim is Chock all that apply. Contingent  Debtor 2 only  At least one of the debtor 2 only  At least one of the debtor and other in the claim subject to offset?  With Linear Steed  With Linear Steed  A contingent Linear Steed  With Linear Steed				-		ne court with your other schedules.	
unsecured claim, list the cerebor separately for each claim. For each claim listed, dendry what type of claim is. Do not list claims already notude from the trip from or han one creditor holds a pertoular claim, list the other creditors in Pat 3.1 you have more than four pricely unsecured claims till out the Continuation Page of Pat 2.    AD_ASTRA REDOVERY SERV	Ī	<b>✓</b>	Yes.				
Last 4 digits of account number	t I	unse f me	ecured claim, list the creditor se ore than one creditor holds a p	eparately for each of	claim. For each claim	listed, identify what type of claim it is. Do not list claims already inc	cluded in Part 1.
Nonproteinty Credition's Name							Total claim
Number Sneet    According of the date you file, the claim is: Check all that apply.   According of the date you file, the claim is: Check all that apply.   According of the date you file, the claim is: Check all that apply.   According of the date you file, the claim is: Check all that apply.   According of the date you file, the claim is: Check all that apply.   According of the date you file, the claim is: Check all that apply.   According of the date you file, the claim is: Check all that apply.   According you have you file.   According you have you file.   According you did not report as priority claims   According you have you file.   According you	4.1					Last 4 digits of account number2555	\$814.00
As of the date you file, the claim is: Check all that apply.   Contingent   Conti						When was the debt incurred? 7/2015	
Michitan		Νι	umber Street			As of the date you file, the claim is: Check all that apply.	
City State Zip Code Who incurred the debt? Check ons.  Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only At least one of the debtors and another Oheck if this claim relates to a community debt is the claim subject to offset? No Other. Specify Other. Specify No Other. Specify Other Specify		_					
Who incurred the debt? Check one.   Deptor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 3 separation agreement or diverse that you did not report as priority claims   Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset?   Debts to pension or profit-sharing plans, and other similar debts to a community debt   Debts to pension or profit-sharing plans, and other similar debts to pension or profit-sharing plans, and other similar debts to offset?   Debts to pension or profit-sharing plans, and other similar debts to pension or profit-sharing plans, and other similar debts to offset?   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 4 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 5 only   Debtor 6 only   Debtor 6 only   Debtor 6 only   Debtor 6 only   Debtor 7 only   Debtor 8 only   Debtor 8 only   Debtor 8 only   Debtor 9 only   Debtor 9 only   Debtor 9 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 3 only entire 1 only   Debtor 4 only entire 1 only   Debtor 5 only entire 1 only   Debtor 5 only entire 1 only   Debtor 5 only entire 1 only   Debtor 6 only entire 1 only   Debtor 6 only entire 1 only   Debtor 8 only entire 1 only   De		_				Unliquidated	
Debtor 2 only			•		ip code	Disputed	
Debtor 1 and Debtor 2 only		~	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another   Check if this claim relates to a community debt   Is the claim subject to offset?   Other. Specify   Other   Other sharing plans, and other similar debts   Other. Specify   Other   Other sharing plans, and other similar debts   Other. Specify   Other. Specify   Other   Other sharing plans, and other similar debts   Other. Specify   Ot			Debtor 2 only			Student loans	
Check if this claim relates to a community debt less the claim subject to offset?   Other. Specily   Other			Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
Check if this claim relates to a community debt   Sank of America N.A   Non-priority Creditor's Name   Poetror 2 only   Student loans   Debtor 1 only   Poetror 2 only   Poetror 1 onloged   Poetror 2 only   Poetror 2 only   Poetror 2 only   Poetror 2 only   Poetror 1 onloged   Poetror 2 only   Poetror 3 only 2 only   Poetror 3 only 3 only 3 only 4 onl			At least one of the debtors a	and another			
Other: Specify		Ē	Check if this claim relates	s to a community	/ debt		
South   Cash   138   Cash   138		ls	the claim subject to offset?				
Bank of America N.A		✓	No				
Nonpriority Creditor's Name Po Box 26012 Number Street Bankruptcy Department NC4-105-02-99 Greensboro North Carolina 27420 City State Zip Code Who incurred the debt? Check one.    Debtor 1 only   Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 1 st the claim subject to offset?			Yes				
Nonprority Creditor's Name Po Box 25012  Number Street  Bankruptoy Department NC4-105-02-99  Greensboro North Carolina 27420 City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Type of Nonprority Creditor's Name Nonprority Creditor's Name Nonprority Creditor's Name City State Zip Code  As of the date you file, the claim is: Check all that apply. Debtor 1 and Debtor 2 only Debtor 2 only Type of Nonprority or profit-sharing plans, and other similar debts State claim subject to offset?  As of the date you file, the claim is: Check all that apply. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 can dept a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 9 only Debt	4.2					Last 4 digits of account number	\$0.00
As of the date you file, the claim is: Check all that apply.    As of the date you file, the claim is: Check all that apply.						<u> </u>	
Bankruptcy Department NC4-105-02-99		_				<u></u>	
Greensboro North Carolina 27420 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debtor 2 only Obligations arising out of plans, and other similar debts  Is the claim subject to offset?  Gity of Chicago Parking Street  Chicago Illinois 60802 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Chicago Illinois 60802 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another debts  Type of NONPRIORITY unsecured claim:  Debtor 1 and pebtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim relates to a community debt  Is the claim subject to offset?		Ва	ankruptcy Department NC4-10	5-02-99			
Greensboro North Carolina 27420  City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 1 only Disputed Student loans  Debtor 2 only Disputed Student loans  Debtor 1 and Debtor 2 only Disputed Student loans  Debtor 1 and Debtor 2 only Disputed Student loans  Debtor 1 and Debtor 2 only Disputed Student loans  Debtor 1 and Debtor 2 only Disputed Student loans  Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Yes  4.3 City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street  Chicago Illinois 60602 Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 onless of the debtors and another Debts to pension or profit-sharing plans, and other similar debts of the debt incurred? In/a Student loans Debts to pension or profit-sharing plans, and other similar debts or profit-sharing plans, and other similar debts or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans, and other similar debts or pension or profit-sharing plans and other							
Who incurred the debt? Check one.    Debtor 1 only							
Debtor 2 only			•		-ip 0000		
Debtor 1 and Debtor 2 only  □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset?  ☑ No □ Yes  ☑ City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street  ☑ Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 and Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset?  ☐ Chicago Illinois 60602 City State Zip Code ☐ Disputed  ☐ Type of NONPRIORITY unsecured claim: ☐ Check if this claim relates to a community debt Is the claim subject to offset?		<b>✓</b>	Debtor 1 only			——————————————————————————————————————	
Debtor 1 and Debtor 2 only			Debtor 2 only			불	
Check if this claim relates to a community debt   Is the claim subject to offset?   ✓ No			Debtor 1 and Debtor 2 only				
Check if this claim relates to a community debt   Is the claim subject to offset?   Other. Specify Other. S			At least one of the debtors a	and another			
Ves			Check if this claim relates	s to a community	/ debt		
Yes		Is	the claim subject to offset?				
City of Chicago Parking		V	No				
Nonpriority Creditor's Name 121 N. LaSalle St # 107A  Number Street  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets			Yes				
Number   Street   As of the date you file, the claim is: Check all that apply.	4.3					Last 4 digits of account number	\$5,000.00
As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets						When was the debt incurred?n/a	
Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unsecured Parking Tickets		Νι	umber Street			As of the date you file, the claim is: Check all that apply	
City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets		_					
City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unsecured Parking Tickets		01	liga -	•-	2000	Unliquidated	
Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Is the claim subject to offset?  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets			·			Disputed	
Debtor 2 only  Debtor 1 and Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets			<b>3 5</b> 1 1 1	cone.		Type of NONPRIORITY unsecured claim:	
Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets		⊻				——————————————————————————————————————	
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unsecured Parking Tickets			<u>-</u>			불	
debts  Check if this claim relates to a community debt  Is the claim subject to offset?  debts  Other. Specify Unsecured Parking Tickets						divorce that you did not report as priority claims	
Check if this claim relates to a community debt  Is the claim subject to offset?  Other. Specify Unsecured Parking Tickets			At least one of the debtors a	and another			
			Check if this claim relates	s to a community	/ debt		
<b>✓</b> No		Is	- ·			_	
☐ Yes		<b>Y</b>	=				

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Other Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L \$674.00 Last 4 digits of account number \_ 9669 Nonpriority Creditor's Name When was the debt incurred? 5/2014 8014 BAYBERRY RD Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: PEOPLE **✓** No Other. Specify GAS LIGHT AND COKE COMP Yes ENHANCED RECOVERY CO L 4.6 \$625.00 Last 4 digits of account number 9810 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 12/2014 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No ☐ Yes

Is the claim subject to offset?

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: AT T

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Case number (if known) Debtor 1 Patrice First Name Craig Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page 46 White and extrict on this page, number them beginning with 4.5 followed by 4.6, and so forth

	After listing any entries on this page, number them beginning wit	n 4.5, followed by 4.6, and so forth.	lotal claim				
4.7	ENHANCED RECOVERY CO L Nonpriority Creditor's Name	Last 4 digits of account number 3281	\$294.00				
	8014 BAYBERRY RD Number Street	When was the debt incurred? 1/2014					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	JACKSONVILLE Florida 32256 City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
		Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or					
	At least one of the debtors and another						
	Check if this claim relates to a community debt	debts					
	Is the claim subject to offset?	001 Collection; Collecting for					
	<b>✓</b> No	— Other. Specify ORIGINAL CREDITOR: TMOBILE					
	Yes						
4.8	ENHANCED RECOVERY CO L	Last 4 digits of account number 5834	\$129.00				
	Nonpriority Creditor's Name 8014 BAYBERRY RD	When was the debt incurred? 4/2015					
	Number Street	Last 4 digits of account number 3281 \$294.00  When was the debt incurred? 1/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: TMOBILE  Last 4 digits of account number 5834 \$129.00					
	JACKSONVILLE Florida 32256	<b>\</b>					
	City State Zip Code  Who incurred the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	<u> </u>					
	Debtor 1 and Debtor 2 only	불					
	At least one of the debtors and another						
	브						
	Check if this claim relates to a community debt	004 0-1111 0-1111 1					
	Is the claim subject to offset?						
	Yes						
			44.44				
4.9	Fifth Third Bank Bankruptcy Dept Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00				
	1830 East Paris S.E., MS # RSCB3E  Number Street	When was the debt incurred?n/a					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Grand Rapids Michigan 49546	Unliquidated					
	City State Zip Code	Last 4 digits of account number					
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts					
	At least one of the debtors and another						
	Check if this claim relates to a community debt						
	Is the claim subject to offset?	Other. Specify					
	No						

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Village of Evergreen Park \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 9420 S. Kedzie Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evergreen Park 60805 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes WESTLAKE FIN 4.11 \$6,573.00 Last 4 digits of account number \_ 3667 Nonpriority Creditor's Name 4751 WILSHIRE BVLD SUITE 100 When was the debt incurred? 1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent LOS ANGELES California 90010 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_ 33 Automobile Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Patrice Craig Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159.  Total claims
			lotal claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	*0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$14,109.00
	6j. Total. Add lines 6f through 6i.	6i.	\$14,109.00

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Fill in this information to identify your case:								
Debtor 1	Patrice		Craig					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	_				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_				
Case number			(Class)	_				

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DC	cument rage	. 31 01 72
Fill in th	is inforr	mation to identify your c	ase:		
Debtor	1	Patrice	A4: 1 11 A1	Craig	
Debtor 2	2	First Name	Middle Name	Last Name	
(Spouse, i	f filing)	First Name	Middle Name	Last Name	
United 9	States B	ankruptcy Court for the:	Northern	District of Illinois	
Case nu	ımber			(State)	
(11 14 15 11 1)					Check if this is an
O ((;		- 40011			amended filing
Offic	cial	Form 106H			
Sche	edule	H: Your Cod	lebtors		12/15
tnown).	you ha No Yes	r every question. ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	p of any Additional Pages, write your name and case number (if codebtor.)  (Community property states and territories include Arizona, California,
	ho, Lou	isiana, Nevada, New Mex	xico, Puerto Rico, Texas, W		
		3o to line 3. Did vour spouse, forme	er spouse, or legal equiva	lent live with you at the tir	ime?
ш		No	or operation, or regar equive	ione iivo wan you ac alo a	
		es. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent	
		Number Street			<del></del>
		City	State	Zip Cod	de
		•	•	•	f your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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<b>=</b> :									
Fill in this in	formation to identify	your case:							
Debtor 1	Patrice		Craig						
Dalata	First Name	Middle Name	Last N	lame	9	Che	ck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame	<del></del>		An amended filing		
		Northern	District of III				A supplement showing	post-petition	chapter 13
the:	Bankruptcy Court for	Northern	_	State		-	expenses as of the follo	owing date:	
Case number							MM / DD / YYYY		
(II KHOWH)							MINI / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if kr	about your spouse. I		l your spou	se is	s not filing w	ith you, do	not include informa	tion about yo	our
1. Fill in you	ır employment		Debtor 1	ı			Debtor 2		
informati		E					_		
	e more than one job,	Employment status	Emplo	-			Employed		
	eparate page with n about additional		✓ Not E	mplo	yed		Not Employed		
employers		Occupation							
	art time, seasonal, or	Employer's name							
self-emplo	yed work.	Employer's address							
	n may include student aker, if it applies.		Number St	reet			Number Street		
			Other		Otata	71-0-4-		Obsta Zin C	)
			City		State	Zip Code	City	State Zip C	ode
		How long employed there?						_	
Part 2: Giv	ve Details About N	onthly Income							
Estimate m	onthly income as of t	he date you file this form	If you have	noth	ning to report t	for any line v	write \$0 in the space. In	oclude vour no	on-filing
	ss you are separated.	ano dato you me uno rom	ii ii you navo	1100	iii ig to roport i	or arry iirio, v	vite 40 iii iio opace. ii	loidae yedi 11e	**
	r non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the	info	rmation for all	employers fo		es below. If yo	ou need
					For Deb	otor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befor , calculate what the monthly v		2.		\$0.00		_	
3. Estimat	e and list monthly over	time pay.		3.		+ \$0.00		<u>—</u> _	
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00			

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Debt		Craig	Case numbe	r <i>(if</i>	
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	<b>→</b> 4.	\$0.00		
5. <b>Lis</b>	st all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b	o. Mandatory contributions for retirement plans	5b.	\$0.00		
50	c. Voluntary contributions for retirement plans	5c.	\$0.00		
50	d. Required repayments of retirement fund loans	5d.	\$0.00		
5e	e. Insurance	5e.	\$0.00		
5f.	. Domestic support obligations	5f.	\$0.00		
50	g. Union dues	5g.	\$0.00		
5h	n. Other deductions. Specify:	5h. +	\$0.00 +		
6. <b>Ad</b> +5h.	ld the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$0.00		
7. <b>Ca</b>	Iculate total monthly take-home pay. Subtract line 6 from line	94. 7.	\$0.00		
	st all other income regularly received:				
8a	a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	l 8a	\$0.00		
8b	o. Interest and dividends	8b.	\$0.00		
80	c. Family support payments that you, a non-filing spouse, or dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
80	d. Unemployment compensation	8d.	\$0.00		
	e. Social Security	8e.	\$0.00		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	s 8f.	\$619.00		
80	2. Pension or retirement income	8g.	\$0.00		
	n. Other monthly income. Specify: Prorated Tax Return	8h. +	\$555.00 +		
	Id all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$1,174.00		
	· ·	<u>L</u>	Ψ1,174.00		
	alculate monthly income. Add line 7 + line 9.  Edd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	oouse 10.	\$1,174.00	=	\$1,174.00
In frie	tate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of your ends or relatives.	household, your d	ependents, your roomr		
	pecify:	anto that are not av	anable to pay expenses	11	+ \$0.00
_	,				Ψ0.00
	dd the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Summary of Schedules and Schedules and Statistical Summary of Schedules and S				\$1,174.00
					Combined monthly income
13. <b>D</b>	o you expect an increase or decrease within the year after	you file this form?			
~	No.				
Ē	Yes. Explain:				

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Debtor 1Patrice Craig Case number (if Middle Name First Name Last Name known) Part 2: **Give Details About Monthly Income** Official Form 106I. Additional page. For Debtor 2 or For Debtor 1 non-filing spouse 8f.Other government assistance that you regularly receive. Specify: 1. Food Assistance Programs Income \$301.00

\$318.00

2. Other Government Assistance Income

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		Docu	ment Page 35 of 72		
Fill in this infor	mation to identify	/ your case:			
Debtor 1	Patrice First Name	Middle Name	Craig Last Name		
Debtor 2	i list ivalile	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
	Bankruptcy Court	for the: Northern [	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u></u>
	Form 10 e <b>J: Your</b>	<u>6J</u> Expenses			12/15
information. If		as possible. If two married people an eeded, attach another sheet to this ion.			
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
Yes. D	oes Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 7 years	Does dependent live with you?  No.  Yes.
	penses include	<b>▼</b> No			
than yourself an dependents	-	Yes			
Part 2: Esti	mate Your Ong	going Monthly Expenses			
_	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup	•	•	
	•	n non-cash government assistance i luded it on Schedule I: Your Income	-		Your expenses
	l or home owner or the ground or lo	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		<b>\$0.00</b>
If not incl	luded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Patrice Craig Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	ns .	6a.	\$0.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$550.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$100.00
10. Personal care products an	d services	10.	\$100.00
11. Medical and dental expens	ses	11.	\$25.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$124.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify	r <u>.                                    </u>	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
, , ,	to support others who do not live with you.		
Specify:	and the student in time of our Floodship forms on on Cohestude It Very Income	19.	\$0.00
20. Other real property expense 20a. Mortgages on other prop	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	<b>\$0.00</b>
20b. Real estate taxes.	,	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's associatio			
200. Homeowifer 3 associatio	ni oi oondoniinilaiii dado	20e	\$0.00

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Debtor 1 Pat			Craig	Case number (if known)		
Firs	st Name	Middle Name	Last Name			
21. <b>Other.</b> S	pecify:				21	\$0.00
	te your monthly expen	ises.				\$999.00
	lines 4 through 21.					\$0.00
	, , , ,	,, ,,	from Official Form 106J-2			\$999.00
22c. Add	line 22a and 22b. The	result is your monthly expe	enses.		22.	
23. Calculat	e your monthly net inc	come.				
23a. Cop	y line 12 (your combine	ed monthly income) from S	Schedule I.		23a	\$1,174.00
23b. Cop	y your monthly expense	es from line 22 above.			23b	\$999.00
		nses from your monthly ir	icome.			\$175.00
The	result is your monthly r	net income.			23c	
			pan within the year or do you nodification to the terms of			

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Fill in this information to identify your case:						
Debtor 1	Patrice		Craig			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)						

#### Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No
Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

\*

Is/ Patrice Craig
Signature of Debtor 1

Date
MM/DD/YYYY

MM/DD/YYYY

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Fill in this info	rmation to identify your o	case:					
Debtor 1	Patrice		Craig		7		
Dulate a 0	First Name	Middle I	Name Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle I	Name Last Nam	e			
United States	Bankruptcy Court for the:	Northern	District of Illino				
Case number			(Stat	e)			
(If known)							Check if this is
Official	Form 107						amended filing
Stateme	nt of Financia	al Affairs f	or Individuals	Filina for	Bankru	ptcv	12/
information. number (if kn	If more space is need lown). Answer every q	ed, attach a sep uestion.	arried people are filing arate sheet to this form	. On the top of			
Part 1: Give	e Details About Your	Marital Status	and Where You Lived	Before			
1. What is	your current marital st	atus?					
П Ма	arried						
✓ No	t married						
2. During	the last 3 years, have y	ou lived anywhere	e other than where you li	ve now?			
☐ No ✓ Ye		ou lived in the las	t 3 years. Do not include v	where you live no	)W.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as I	Debtor 1		Same as Debtor 1
Co	ncord St.			_			_
Nu	mber Street		From 01/2015	Number Stree	t		From
			To <u>12/2015</u>				To
Ch Cit	icago Illinois y State	60623 Zip Code		City	State	Zip Code	
				Same as I	Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Stree	t		From
			To				To
Cit	y State	Zip Code		City	State	Zip Code	
and territo	<i>ories</i> include Arizona, Calif	ornia, Idaho, Louis	ouse or legal equivalent siana, Nevada, New Mexico Codebtors (Official Form	Puerto Rico, Texa			ommunity property states

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Craig Debtor 1 Patrice Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$10000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$10000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. Link \$903.00 From January 1 of current year until **TANF** \$318.00 the date you filed for bankruptcy: Est. Link \$3,612.00 For last calendar year: (January 1 to December 31, 2016 Est. Link \$3,612.00 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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ebtor	1 Patrice			Crai	g	Case number	(if known)
	First Name		Middle Name	Last	Name		
Ins cor age	iders include your re porations of which y ent, including one fo ch as child support a	elatives; any you are an or a busines	y general partners; officer, director, p ss you operate as	relatives of any geerson in control, c	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all paym	ents to an	insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
ins	ider? lude payments on d No Yes. List all paym	ebts guara	nteed or cosigned	l by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
	Insider's Name						
	Normalia are Otropat						
	Number Street						
		State	Zip Code				

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	tor 1 Patrice	Craig	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you No		oank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
	Tee. I iii ii i die detaile.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			<del>-</del>
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Patrice	Craig	Case number (if known)	
	First Name Middle Name	Last Name		
. Wit	thin 2 years before you filed for bankruptcy	y, did you give any gifts or contributions	with a total value of more than \$	6600 to any charity?
	l No			
✓	No			
	Yes. Fill in the details for each gift or cont	ribution.		
	Gifts or contributions to charities	Describe what you contribute	d Date you	Value
	that total more than \$600	Describe what you contribute	contribute	
	that total more than \$600		Contribute	·u
	Charity's Name			
	Number Street			
	Number Street			
	City State Zip Code			
	Oity State Zip Odde			
. c.	List Certain Losses			
· U.	Elot Col tall'i Ecocco			
	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance cover Include the amount that insuran	ce has paid. List loss	our Value of property lost
		pending insurance claims on lin	e 33 of <i>Schedule</i>	
		A/B: Property.		
rt 7:	List Certain Payments or Transfers			
abo	thin 1 year before you filed for bankruptcy, but seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar	kruptcy petition?		y to anyone you consulte
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar No	kruptcy petition?		y to anyone you consulte
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar	kruptcy petition?		y to anyone you consulte
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar No	kruptcy petition? ers, or credit counseling agencies for servio	ces required in your bankruptcy.	
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar No	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p	poses required in your bankruptcy.  The payments of the paymen	nent Amount of
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar No	kruptcy petition? ers, or credit counseling agencies for servio	ces required in your bankruptcy.	ent Amount of
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred	property  Date paym or transfer was made	nent Amount of payment
abo	but seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepar No Yes. Fill in the details.  Semrad Law Firm	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p	ces required in your bankruptcy.  Date paymor transfer	nent Amount of
abo	but seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred	property  Date paym or transfer was made	nent Amount of payment
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred	property  Date paym or transfer was made	nent Amount of payment
abo	but seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred	property  Date paym or transfer was made	nent Amount of payment
abo	out seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepared No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any p transferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Was Paid Number Street  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  Zip Code  Zip Code  Zip Code  Zip Code	kruptcy petition? ers, or credit counseling agencies for service  Description and value of any patransferred  Attorney's Fee - 400.00	property  Date paym or transfer was made	nent Amount of payment

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Debto	or 1 Patrice	Craig	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 1 year before you filed for bankruptcy help you deal with your creditors or to make Do not include any payment or transfer that you No  Yes. Fill in the details.	payments to your creditors?	your behalf pay or transfer any property to an	nyone who promised to
	7 CS. 1 III II I II C CCLAIIS.			
		Description and value o transferred	f any property Date payment or transfer was made	Amount of payment
	Craig, Regina	Cash - \$300.00	02/2017	\$300.00
	Person Who Was Paid			
	Number Street	<u> </u>		
	City State Zip Code	e		
	and transfers that you have already listed on this  No  Yes. Fill in the details.	Description and value o property transferred	f any Describe any property or payments received or debts pain exchange	Date aid transfer was made
	Person Who Received Transfer	_	iii exchange	
	Number Street			
	City State Zip Code Person's relationship to you	e		
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	<u>e</u>		
	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-protection devices.)		to a self-settled trust or similar device of whic	h you are a
	✓ No  Yes. Fill in the details.			
'	_	Description and value	of the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Patrice Craig Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Patrice Craig \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Patrice			Craig	Case n	umber <i>(if k</i>	nown)		
		First Name	Mid	dle Name	Last Name					
26.	Hav	e you been a party	y in any judicial	or administrati	ve proceeding under	any environmental	law? Inc	lude settlements an	d orders	i.
	<b>✓</b>	No								
		Yes. Fill in the det	ails.							
				Cor	urt or agency		Nature of	the case		Status of the case
		Case title								Pending
					urt Name					On appeal
		Case number		Nui	mberStreet					Concluded
				City	/ State	Zip Code				
Part	11:	Give Details Ab	oout Your Bus	iness or Conn	ections to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for bar	nkruptcy, did yo	u own a business or	have any of the foll	owing co	nnections to any bu	siness?	
		A sole propri	etor or self-emp	loved in a trade	, profession, or other	activity either full-	time or na	art-time		
			-	-	) or limited liability pa		unic or pe	art urio		
		A partner in a		Company (LLC	) or intrited liability pa	itileisilip (LLF)				
				ning avaardira	of a councilous					
		_	rector, or manaç	_	*					
		An owner of a	at least 5% of th	e voting or equi	ity securities of a corp	poration				
	<b>V</b>	No. None of the a	above applies. G	o to Part 12.						
	Ħ	Yes. Check all tha	at apply above a	and fill in the det	tails below for each b	usiness.				
						re of the business		Employer Identifica	tion nun	nber Do not
								include Social Secu		
								EIN:		
		Business Name								
		Number Street			Name of accounts	ut au baakkaanau		Dates business exis	sted	
		City	State	Zip Code	Name of accounts	ant or bookkeeper		From To		
				Į.				10111 10		
					Describe the natu	re of the business		Employer Identifica		
								include Social Secu	urity nun	nber or IIIN.
		Business Name						LIIV.		
		Number Street			-			Dates business exis	sted	
		0.1	Obsta	7'- 0-1-	Name of accounta	ant or bookkeeper				
		City	State	Zip Code				From To		
					Describe the natu	re of the business		Employer Identifica		
								EIN:	arity iluli	INGI OI IIIN
		Business Name						LIIV.		
		Number Street			-			Dates business exis	sted	
		City	State	Zip Code	Name of accounta	ant or bookkeeper		From T		
		Oity	Jiaie	zih ooge				From To		

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Debto	or 1 Patrice		Craig	Case number (if known)
	First Name	Middle Name	Last Name	
	Within 2 years before y creditors, or other part  No  Yes. Fill in the deta	ies.	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Tes. I III III tile deta	iis Delow.		
			Date issued	
	Name		MM/DD/YYYY	
	-		_	
	Number Street			
	City	State Zip Code	_	
Part 1	12: Sign Below			
	bankruptcy case can re			ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1		Signature of Debtor 2
	Date 3/	21/2017		Date
	id you attach additiona  No Yes id you pay or agree to p			
L	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

	Dataine Ourie	Northern Di	Strict of Illinois	J.	
n re _	Patrice Craig  Debtor		Case N	10.	(If known)
	Dobtor		Chapte	er	Chapter 13
	DISCLOSURE OF				
1.	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf</li> </ul>	year before the filing of	the petition in bankruptcy, or	agreed to be pa	aid to me, for services
	For legal services, I have agreed to a	ccept			\$4,000.00
	Prior to the filing of this statement I	have received			\$400.00
	Balance Due				\$3,600.00
2.	. The source of the compensation paid	d to me was:			
	<b>Debtor</b>	Other (spe	cify)		
3.	. The source of the compensation paid	d to me is:			
	Debtor	Other (spe	cify)		
4.	I have not agreed to share the ab members and associates of my I		ation with any other person ι	ınless they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the agre			t
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;				
	b. Preparation and filing of any	petition, schedules, stat	ements of affairs and plan wh	ıich may be requ	uired;
	c. Representation of the debtor	at the meeting of creditor	ors and confirmation hearing,	and any adjour	ned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bankru	ıptcy matters;	
6.	. By agreement with the debtor(s), the	above-disclosed fee doe	es not include the following s	ervices:	
	I certify that the foregoing is a comple		IFICATION  ement or arrangement for pay	ment to me for	representation of the
debt	tor(s) in this bankruptcy proceedings.				
	3/21/2017		/s/ Jason Diaz		
	Date		Signature of Attor	ney	
			Semrad Law Fin	n	
			Name of law firr	n	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/21/2017	
Signed:		
/s/ Patrio	ce Craig	
		/s/ Jason Diaz
Debtor(s	)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	· ·	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Craig, Patrice	Case No	
	Debtor(s)	Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their
Date:	3/21/2017	/s/ Craig, Patrice Craig, Patrice Signature of De	

Honor Finance 1731 CENTRAL ST EVANSTON, IL, 60201

WESTLAKE FIN 4751 WILSHIRE BVLD SUITE 100 LOS ANGELES, CA, 90010

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Village of Evergreen Park 9420 S. Kedzie Ave Evergreen Park, IL, 60805

Bank of America N.A Po Box 26012 Bankruptcy Department NC4-105-02-99 Greensboro, NC, 27420

Fifth Third Bank Bankruptcy Dept 1830 East Paris S.E., MS # RSCB3E Grand Rapids, MI, 49546

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/21/2017			
Signed:				
/s//Pjatri	ice Craig			
Stoi	tr () 1	/s/ Jason Diaz		
Debtor(	U s)	Attorney for Debtor(s)		

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Patrice First Name		Craig Cast Name	ase number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily	consumer debts? Consuprimarily for a personal, for a personal per	umer debts are defined in 11 U.S.C amily, or household purpose."  ss debts are debts that you incurre operation of the business or investmer debts or business debts.	ed to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that after	r any exempt property is excluded an ribute to unsecured creditors?	nd administrative
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,0 50,001-100 More than 1	,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$ \$100,000,001-\$	50 million	01-\$1 billion ,001-\$10 billion 0,001-\$50 billion 50 billion
<sup>20</sup> · How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$10 \$50,000,001-\$10 \$100,000,001-\$1	50 million	01-\$1 billion ,001-\$10 billion 0,001-\$50 billion 50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file under Chof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I r I understand the relief ava I I did not pay or agree to led and read the notice re	of perjury that the information pro may proceed, if eligible, under Cha ailable under each chapter, and I ch pay someone who is not an attorn quired by 11 U.S.C. § 342(b). United States Code, specified in th	apter 7, 11,12, or 13 noose to proceed ney to help me fill
	I understand making a false state	ement, concealing proper ase can result in fines up t 519, and 3571.	ty, or obtaining money or property to \$250,000, or imprisonment for t	/ by fraud in
	Signature of Debto A  Executed on 3/21/2017  MM / DD	<del>/////</del>	Signature of Debtor 2  Executed onMM / DD / YY	<del></del>

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Debtor 1	Patrice		Craig
Debtor 2	First Name	Middle Name	Last Name
Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State
Case number fknown)	*******************************		

If two married people are filing together, both are equally responsible for supplying correct information.

Check if this is an amended filing

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part	1: Sign Below				
The second of th	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
** A 400 TO	<b>☑</b> No				
Company of the second	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
W. W. W. W. W. W.					
And the second second					
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and			
	that they are true and correct.  /s/ Patrice Craig	×			
	Signature of Debtor 1	Signature of Debtor 2			
ALLEY WOMEN AND THE ST	Date 3/21/2017 MM/DD/YYYY	Date MM/DD/YYYY			

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Debtor	1 Patrice		Craig	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before yo editors, or other parti		ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the detail	s below.		
	_		Date issued	
	Name	en e	MM/DD/YYYY	_
	Number Street		-	
	Number Street			
	City	State Zip Code	_	
Part 12	Sign Below			
true	and correct. I unders inkruptcy case can re /s/ Pa	tand that making a false sta sult in fines up to \$250,000, trice Craig	tement, concealing prop	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor	9	Signature of Debtor 2
	Date 3/2	1/2017		Date
Did	you attach additional	pages to Your Statement of	Financial Affairs for Indi	riduals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or agree to pa	y someone who is not an at	orney to help you fill out	bankruptcy forms?
N	No			
Ï	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Debtor(s)	Case No	
	2020(0)	Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	3/21/2017	/s/ Craig, Patrice	Sat C
		Craig, Patrice Signature of Deb	ptor

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Debt	or 1	Patrice First Name	Middle Name	Craig Last Name	Case number (if known)	
16.	Ca	Iculate the median family	income that applies to y	ou. Follow these st	######################################	AND THE MEDICAL CONTRACTOR OF THE PROPERTY OF THE AND A TOTAL OF THE AND A STREET OF T
		a. Fill in the state in which yo		Illinois		
	16	b. Fill in the number of peop	le in your household.	2		
	16	c. Fill in the median family in	come for your state and si	ze of		\$65,659.00
		household using the link specified in	the separate instructions for	To r or this form. This list	find a list of applicable median income amounts, go online t may also be available at the bankruptcy clerk's office.	
17.	Ho	w do the lines compare?				
	17	a. Line 15b is less than under 11 U.S.C. § 13	or equal to line 16c. On th 3 <i>25(b)(3)</i> . <b>Go to Part 3.</b> De	e top of page 1 of t o NOT fill out <i>Calcu</i>	his form, check box 1, <i>Disposable income is not determined</i> lation of Disposable Income (Official Form 122C-2).	
	171	U.S.C. § 1325(b)(3).	n line 16c. On the top of p <b>Go to Part 3 and fill out</b> ent monthly income from li	Calculation of Disp	check box 2, <i>Disposable income is determined under 11</i> <b>bosable Income (Official Form 122C-2).</b> On line 39 of that	
Part	3:	Calculate Your Comm	itment Period Under	11 U.S.C. §1325	i(b)(4)	
18.	Co	py your total average mon	thly income from line 11	•		\$785.00
19.	De- cor	duct the marital adjustme mmitment period under 11 t	nt if it applies. If you are J.S.C. § 1325(b)(4) allows	married, your spous you to deduct part	se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19	a. If the marital adjustment d	loes not apply, fill in 0 on l	ine 19a.		-\$0.00
	191	b. Subtract line 19a from l	ine 18.			\$785.00
20.	Ca	Iculate your current monti	hly income for the year.	Follow these steps:		
	20	a. Copy line 19b.				\$785.00
		Multiply by 12 (the number	er of months in a year).			x 12
	201	b. The result is your current i	monthly income for the yea	ar for this part of the	form.	\$9,420.00
	20	c. Copy the median family in	come for your state and si	ze of household fro	m line 16c.	\$65,659.00
21.	Но	w do the lines compare?				
	V	Line 20b is less than line 2 commitment period is 3 ye		red by the court, on	the top of page 1 of this form, check box 3, The	
		Line 20b is more than or e 4, The commitment period		herwise ordered by t	the court, on the top of page 1 of this form, check box	
Part	4:	Sign Below				
			<u> </u>		Il'i la la control di control de la control	
		By signing here, I declare u	inder penalty of penury tha	t the information of	this statement and in any attachments is true and correct.	
		✗ /s/ Patrice Craig	Varta V	<i></i>	*	
		Signature of Debtor 1		ð	Signature of Debtor 2	
		Date 3/21/2017			Date	
		MM/DD/YYYY			MM/DD/YYYY	
		If you checked 17a, do NO If you checked 17b, fill out above.	T fill out or file Form 122C Form 122C-2 and file it w	:-2. ith this form. On lin	e 39 of that form, copy your current monthly income from line	14